

Information to identify the case:			
Debtor 1:	Steven D. Owens Sr.		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	19-27238-ABA		
	Social Security number or ITIN:	xxx-xx-8140	
	EIN:	--_--_--_--_--	
	Social Security number or ITIN:	_--_--_--_--_--	
	EIN:	_--_--_--_--_--	
	Date case filed for chapter:	13	9/6/19

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Steven D. Owens Sr.	
2. All other names used in the last 8 years	aka Steven D. Owens	
3. Address	31 Lawrence Rd. Bridgeton, NJ 08302	
4. Debtor's attorney Name and address	Victor Druziako Law Office of Victor Druziako, PC 1882 W Landis Avenue Vineland, NJ 08360	Contact phone 856-692-7474 Email: bkdruziako@aol.com
5. Bankruptcy trustee Name and address	Isabel C. Balboa Chapter 13 Standing Trustee Cherry Tree Corporate Center 535 Route 38 - Suite 580 Cherry Hill, NJ 08002	Contact phone (856) 663-5002 www.standingtrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov	Hours open: 8:30 AM - 4:00 p.m., Monday - Friday (except holidays) Contact phone 856-361-2300 Date: 12/15/20
THIS IS AN AMENDED NOTICE BECAUSE THE DEBTOR HAS FILED EITHER AN AMENDMENT TO THE PETITION OR TO THE STATEMENT ABOUT DEBTORS SOCIAL SECURITY NUMBER		

For more information, see page 2

THE LOCATION, DATE AND TIME OF THE MEETING OF CREDITORS IS SUBJECT TO CHANGE. DEBTORS, PLEASE CONSULT WITH YOUR COUNSEL. SELF REPRESENTED DEBTORS AND ALL PARTIES IN INTEREST, PLEASE REFER TO THE TRUSTEE WEBSITE AT www.standingtrustee.com

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Filing deadline: 180 days from date of order for relief.
11 U.S.C. § 502(b)(9)**

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Filing deadline: 30 days after the *conclusion* of the meeting of creditors

The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on:
12/16/20 at 09:00 AM , Location: **Courtroom 4B, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

In re:
Steven D. Owens, Sr.
Debtor(s)

Case No. 19-27238-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Dec 15, 2020

Form ID: 3091

Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 17, 2020:

Recip ID	Recipient Name and Address
db	+ Steven D. Owens, Sr., 31 Lawrence Rd., Bridgeton, NJ 08302-4601
518449891	+ Atlantic Credit & Finance Incorporated, POB 2083, Warren, Michigan 48090-2083
518449895	Inspira Health Network, POB 48274, Newark, New Jersey 07101-8474
518449896	#+ KML Law Group, P.C., 216 Haddon Ave., Suite 406, Westmont, New Jersey 08108-2812
518449899	New Jersey Office of the Attorney Gener, Richard J. Hughes Justice Complex, 25 Market St. POB 112, Trenton, New Jersey 08625-0112
518463774	+ Rene Leonard, 31 Lawrence Road, Bridgeton, NJ 08302-4601
518449902	#+ Resolve Partners LLC, 303 C Pisah Church Rd., Greensboro, North Carolina 27455-2755
518463776	Richard J. Hughes Justice Complex, 25 Market St., POB 112, Trenton, NJ 08625-0112
518517264	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
518449903	+ Salem Medical Professional, 4 Bypass Rd., #101, Salem, New Jersey 08079-2053
518449904	State of New Jersey Division of Taxation, POB 046, Trenton, New Jersey 08646-0046
518516386	+ TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
518449905	+ United Teletelch Financial, 205 Hance Ave., Tinton Falls, NJ 07724-2764
518449907	+ WFFNB/Raymour & Flanigan, 7248 Morgan Road, Liverpool, New York 13090-4535
518449908	+ Windsor Court Apartments, 1831 Hidden Lane, Lancaster, Pennsylvania 17603-2318
518449909	+ Workout Anytime Broadway, 7320 Norris Freeway, Knoxville, Tennessee 37918-5746

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: bkdruziako@aol.com	Dec 15 2020 21:15:00	Victor Druziako, Law Office of Victor Druziako, PC, 1882 W Landis Avenue, Vineland, NJ 08360
tr	+ Email/Text: pmarraffa@standingtrustee.com	Dec 15 2020 21:16:00	Isabel C. Balboa, Chapter 13 Standing Trustee, Cherry Tree Corporate Center, 535 Route 38 - Suite 580, Cherry Hill, NJ 08002-2977
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 15 2020 21:16:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 15 2020 21:16:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518545806	EDI: GMACFS.COM	Dec 16 2020 02:03:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
518449890	+ EDI: GMACFS.COM	Dec 16 2020 02:03:00	Ally Financial, POB 380901, Bloomington, Minnesota 55438-0901
518449892	EDI: BANKAMER.COM	Dec 16 2020 02:03:00	Bank of America, POB 982238, El Paso, Texas 79998
518449893	EDI: CITICORP.COM	Dec 16 2020 02:03:00	Citi Bank, POB 6403, Sioux Falls, South Dakota 57117-6403

District/off: 0312-1

User: admin

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Date Rcvd: Dec 15, 2020

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518449894	+ EDI: HFC.COM	Dec 16 2020 02:03:00	HSBC Bank Nevada N.A., 1111 North Town Center Drive, Las Vegas, Nevada 89144-6364
518530442	Email/Text: camanagement@mtb.com	Dec 15 2020 21:16:00	M&T Bank, PO Box 840, Buffalo, NY 14240
518449897	Email/Text: camanagement@mtb.com	Dec 15 2020 21:16:00	M&T Bank, POB 1288, Buffalo, New York 14240-1288
518449898	+ Email/Text: mmrgbk@miramedrg.com	Dec 15 2020 21:16:00	Miramed Revene Group, 360 E. 22nd St., Lombard, Illinois 60148-4924
518449900	+ Email/Text: EBN_Waco@Receivemorermp.com	Dec 15 2020 21:17:00	PMAB, LLC, 4135 South Stream Blvd., Suite 400, Charlotte, North Carolina 28217-4636
518526779	EDI: PRA.COM	Dec 16 2020 02:03:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518449901	+ EDI: PRA.COM	Dec 16 2020 02:03:00	Portfolio Recovery Services, 120 Corporate Blvd., Norfolk, Virginia 23502-4952
518450583	+ EDI: RMSC.COM	Dec 16 2020 02:03:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518449906	+ EDI: ECMC.COM	Dec 16 2020 02:03:00	US Dept. of Education, P. O. Box 5609, Greenville, Texas 75403-5609
518500754	Email/Text: laura@redbanklaw.com	Dec 15 2020 21:15:00	United Teletech Financial Federal Credit Union, C/O McKenna, DuPont, Higgins & Stone, PC, PO Box 610, Red Bank, NJ 07701-0610

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 17, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 7, 2019 at the address(es) listed below:

Name	Email Address
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Victor Druziako	on behalf of Debtor Steven D. Owens Sr. bkdruzziako@aol.com

District/off: 0312-1

User: admin

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TOTAL: 3